

UNITED STATES BANKRUPTCY COURT**DISTRICT OF NEW JERSEY****Caption in Compliance with D.N.J. LBR 9004-2(c)****Marie-Ann Greenberg MAG-1284****Marie-Ann Greenberg, Standing Trustee****30 TWO BRIDGES ROAD****SUITE 330****FAIRFIELD, NJ 07004-1550****973-227-2840****Chapter 13 Standing Trustee****Case No.: 23-20737****IN RE:****KEITH KLOZA****Adv. No.:****Hearing Date:****Judge: VFP****CERTIFICATION OF SERVICE**

1. I, Keith Guarneri, am a paralegal for Marie-Ann Greenberg, Chapter 13 Standing Trustee in the above captioned matter.
2. On, 11/26/2024, I sent a copy of the following pleadings and/or documents to the parties listed below:

Certification of Default

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Debtor:**KEITH KLOZA****5 WADSWORTH STREET****WALLINGTON, NJ 07057****Mode of Service: Regular Mail**

Attorney for Debtor(s):**RUSSELL L LOW ESQ****LOW & LOW ESQS****505 MAIN STREET, SUITE 304****HACKENSACK, NJ 07601****Mode of Service: Notice of Electronic Filing (NEF)**

Dated: November 26, 2024

By: /S/ Keith Guarneri

Keith Guarneri